

**Information to identify the case:**

Debtor 1	<u>Leticia Rodriguez</u>	Social Security number or ITIN xxx-xx-5851
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name    Middle Name    Last Name</u>	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court    District of New Jersey		
Case number: <b>21-19480-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Leticia Rodriguez

8/28/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Leticia Rodriguez  
Debtor

Case No. 21-19480-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Aug 28, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 51

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Leticia Rodriguez, 42 Carmen st., Somerset, NJ 08873-2407
519477436	+ Chase Master Card Rewards, PO Box 15548, Wilmington, DE 19886-5548
519457585	+ Court Officer Eric DeGuilo, PO Box 7000, Gren Brook, NJ 08812-7000
519457588	+ Goodyr/Cbna, P.O. Box 5003, Sioux Falls, SD 57117
519457593	+ Nissan, P.O. BOX 740849, Cincinnati, OH 45274-0849
519457599	+ State of New Jersey/Division of Taxation, Administration/Bldg. 6, 595 Newark Ave., Jersey City, 07306-2394

**TOTAL: 6**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 28 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 28 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519457575	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 28 2023 20:35:00	Absolute Resolutions I, 8000 Norman Center Dr St, Bloomington, MN 55437
519470073	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 28 2023 20:35:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
519457576	+ Email/Text: bncnotifications@pheaa.org	Aug 28 2023 20:35:00	Aes/Net, Po Box 61047, Harrisburg, PA 17106-1047
519457577	+ EDI: CITICORP.COM	Aug 29 2023 00:25:00	Best Buy/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
519457578	+ Email/PDF: MarletteBKNotifications@resurgent.com	Aug 28 2023 20:37:05	Best Egg, 3419 Silverside Rd, Wilmington, DE 19810-4801
519457579	+ EDI: CAPITALONE.COM	Aug 29 2023 00:25:00	Cap1/L&T, Po Box 31293, Salt Lake City, UT 84131-0293
519457580	+ EDI: CAPITALONE.COM	Aug 29 2023 00:25:00	Capital One, N.A., Po Box 30273, Salt Lake City, UT 84130-0273
519457581	+ EDI: CITICORP.COM	Aug 29 2023 00:25:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519457582	+ EDI: CITICORP.COM	Aug 29 2023 00:25:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
519457583	+ EDI: CITICORP.COM	Aug 29 2023 00:25:00	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
519477437	+ EDI: CITICORP.COM	Aug 29 2023 00:25:00	Citi Diamond Preferred Card, PO Box 9001037, Louisville, KY 40290-1037
519457584	+ EDI: WFNNB.COM	Aug 29 2023 00:25:00	Comenitybank/Ny&Co, Po Box 182789, Columbus, OH 43218-2789
519477438	+ EDI: CITICORP.COM	Aug 29 2023 00:25:00	Macy's/Dsnb, Po Box 8218, Mason, OH 45040

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519461591	EDI: DISCOVER.COM	Aug 29 2023 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519457586	+ EDI: DISCOVER.COM	Aug 29 2023 00:25:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
519457589	EDI: IRS.COM	Aug 29 2023 00:25:00	IRS, 955 S. Springfield Avenue, Bldg. A, Springfield, NJ 07081
519457590	Email/Text: clientservices@paradigmassets.com	Aug 28 2023 20:35:00	Jhpde Finance I, Llc, 5757 Phantom Dr Ste 250, Hazelwood, MO 63042
519477435	EDI: JPMORGANCHASE	Aug 29 2023 00:25:00	Chase Freedom Card, PO Box 15548, Wilmington, DE 19886
519457591	EDI: JPMORGANCHASE	Aug 29 2023 00:25:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
519457592	Email/Text: PBNCNotifications@perituservices.com	Aug 28 2023 20:35:00	Kohls/Capone, N56 Ridgewood Dr, Menomonee Fal, WI 53051
519510560	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2023 20:35:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519457594	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2023 20:35:00	Pnc Bank, Po Box 8703, Dayton, OH 45401
519509611	EDI: PRA.COM	Aug 29 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519457595	+ Email/Text: bankruptcy@rubinrothman.com	Aug 28 2023 20:35:00	Rubin & Rothman LLC, 1787 Veterans Highway, Attn Krista Miller Esq., Islandia, NY 11749-1500
519457596	+ Email/Text: bankruptcy@savit.com	Aug 28 2023 20:36:00	Sa Vit Collection Agen, 46c W Ferris St, East Brunswick, NJ 08816-2159
519457598	+ EDI: CITICORP.COM	Aug 29 2023 00:25:00	Sears/Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
519457597	+ EDI: CITICORP.COM	Aug 29 2023 00:25:00	Sears/Cbna, 13200 Smith Rd, Cleveland, OH 44130-7802
519457600	+ EDI: RMSC.COM	Aug 29 2023 00:25:00	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
519457601	EDI: RMSC.COM	Aug 29 2023 00:25:00	Syncb/Care, C/O P.O. Box 965036, Orlando, FL 32896-5036
519457602	+ EDI: RMSC.COM	Aug 29 2023 00:25:00	Syncb/Carecr, C/O Po Box 965036, Orlando, FL 32896-0001
519457603	EDI: RMSC.COM	Aug 29 2023 00:25:00	Syncb/Oldnav, P.O. Box 29116, Shawnee Missio, KS 66201
519457604	EDI: RMSC.COM	Aug 29 2023 00:25:00	Syncb/Pcri, C/O P.O. Box 965036, Orlando, FL 32896-5036
519457606	+ EDI: RMSC.COM	Aug 29 2023 00:25:00	Syncb/Tjx, Po Box 965015, Orlando, FL 32896-5015
519457605	+ EDI: RMSC.COM	Aug 29 2023 00:25:00	Syncb/Tjx, 4125 Windward Plaza, Alpharetta, GA 30005-8738
519457609	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 28 2023 20:35:00	Toyota Motor Credit, 4 Gatehall Dr. #350, Parsippany, NJ 07954
519477439	+ Email/Text: ClericalSupport@tenagliahunt.com	Aug 28 2023 20:35:00	Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
519457608	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 28 2023 20:35:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
519489875	Email/PDF: bncnotices@becket-lee.com	Aug 28 2023 20:48:03	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519457610	+ EDI: WFFC2		

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519461771	+ EDI: WFFC2	Aug 29 2023 00:25:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
519472776	EDI: WFFC2	Aug 29 2023 00:25:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
519457611	+ EDI: WFFC2	Aug 29 2023 00:25:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519457612	+ EDI: WFFC2	Aug 29 2023 00:25:00	Wf Crd Svc, Po Box 14517, Des Moines, IA 50306-3517
		Aug 29 2023 00:25:00	Wf PII, Po Box 94435, Albuquerque, NM 87199-4435

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519457587		Dsnb Macys
519457607		Syncb/Tjxdc

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
J. Todd Murphy	on behalf of Debtor Leticia Rodriguez courts@dublinpackard.com tmurphyecfmail@gmail.com;ejacobson381@gmail.com;G7187@notify.cincompass.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4